

DEFENDANTS' EXHIBIT 105

Attention Investors:

Need Cash Flow?

Under the new law you can borrow from your 401K at low rates and invest at 10% cash flow!

We have 10% Cash Flow backed real estate returns paying now - targeted to 21%!

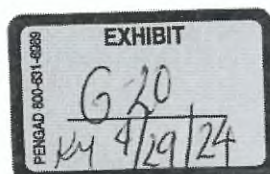
Our Fund is income property and \$750 million of new apartment buildings.

Your secured.

Your backed by a 14 year track record.

Remember no matter the market ... it's always a landlord's market!

Call 201-210-2727



GOLASZEWSKI_000014